

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF
PENNSYLVANIA

In Re:)	
)	BANKR. NO. 18-22339-JAD
ROGER A. GUMINSKI,)	
)	CHAPTER 13
Debtor.)	
_____)	Doc # 29
)	
ROGER A. GUMINSKI,)	
)	
Movant/Debtor,)	
)	
vs.)	
)	
M & T BANK,)	
)	
Respondent/Creditor.)	

LOSS MITIGATION ORDER

A *Motion for Loss Mitigation* was filed by Debtor Roger A. Guminski on September 19, 2018. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

AND NOW, this 5th day of October, **2018**, it is hereby **ORDERED** that:

(1) The following parties are directed to participate in the Court's *Loss Mitigation Program (LMP)* as set forth in *W.P.A.LBR 9020-1* through *9020-7*.

Debtor: Roger A. Guminski

Creditor: M & T Bank

(2) **During the Loss Mitigation Period**, the Debtor shall make (or cause to be made) adequate protection payments in the amount of \$641.44 per month to the Creditor or the Creditor's designee pursuant to *W.P.A.LBR 9020-3(g)*.

(3) **Within fourteen (14) days from the entry of this Order**, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.P.A.LBR 9020-4(b)*.

(4) **Within seven (7) days from the entry of this Order** or Creditor's registration on the

Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.P.A.LBR 9020-4(c)*.

(5) ***Within fourteen (14) days of the debtor's submission of the Core LMP Package***, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.P.A.LBR 9020-4(d)*.

(6) ***Within sixty (60) days from the entry of this Order***, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.P.A.LBR 9020-4(e)*.

(7) ***One hundred twenty (120) days from the entry of this Order***, the LMP Period shall terminate unless extended pursuant to *W.P.A.LBR 9020-5(b)*.

(8) ***Within seven (7) days of the termination of the Loss Mitigation Period***, the Debtor shall submit an LMP Final Report pursuant to *W.P.A.LBR 9020-4(f)*.

(9) Debtor shall ***immediately*** serve a copy of this Order on Creditor and file a certificate of service evidencing same.

FILED
10/5/18 11:12 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

A handwritten signature in black ink, appearing to read "J. Deller", is written over a horizontal line. The signature is stylized and cursive.

JEFFERY A. DELLER,
~~Clerk~~ Bankruptcy Judge

PAWB Local Form 41 (06/17)

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Roger A Guminski
Debtor

Case No. 18-22339-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db +Roger A Guminski, 118 Martin Road, Enon Valley, PA 16120-1110

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Glenn R. Bartifay on behalf of Debtor Roger A Guminski gbartifay@bartifaylaw.com,
sfallat@bartifaylaw.com;jterek@bartifaylaw.com;nalejandro@bartifaylaw.com;gbartifay@yahoo.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Rebecca Solarz on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5